

EMPIRE

P L REPORT A N

JANUARY 2007

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)
FOR EMPLOYEES OF THE STATE OF NEW YORK
REPRESENTED BY COUNCIL 82

Who are subject to the binding arbitration award issued on September 8, 2006

And for their enrolled Dependents and for COBRA Enrollees with their Empire Plan Benefits



Read this Report for important information about benefit changes.

SAVE THIS REPORT

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SPECIAL SECTIONS

The Empire Plan Benefit Change Highlights

Prescription Drug Program - Three Benefit Levels, New Copayments

Effective January 1, 2007

Your prescription drug benefit is based on whether a drug is generic, preferred brand-name or non-preferred brand-name. Copayments are based on the drug, the days' supply and whether the prescription is filled at a retail pharmacy or the mail service pharmacy. See page 4 for prescription drug copayments.

Network and Non-network Hospitals

Effective January 1, 2007

The Empire Plan Hospital Benefits Program has two levels of benefits – network and non-network. Network benefits apply when you use hospitals, hospices and skilled nursing facilities that participate in the BlueCross and BlueShield Association's network. See page 5 for details.

Basic Medical Provider Discount Program

Available January 1, 2007

Under The Empire Plan Basic Medical Provider Discount Program, you receive discounts for care from certain physicians and other providers who are part of MultiPlan, a nationwide organization contracted with United HealthCare. See page 6 for details.

Centers of Excellence for Cancer Program

The Empire Plan now offers a Centers of Excellence for Cancer Program. The Program includes paid-in-full coverage for cancer-related expenses received through a nationwide network known as Cancer Resource Services. See page 6 for details.

The Empire Plan Copayment Changes Effective January 1, 2007

Benefits	Copayment
Hospital Benefits Program	
Outpatient Services in Network Hospital	\$35
Emergency Room	\$50
Physical Therapy in Network Hospital Outpatient Department	\$15
Participating Provider Program	
Office Visit/Office Surgery/Radiology/Diagnostic Laboratory Tests	\$15
Managed Physical Network Program Services by MPN Providers	\$15
Mental Health and Substance Abuse Program	
Structured Outpatient Rehabilitation Program by ValueOptions Network Providers	\$15
Hospital Emergency Room	\$50
Prescription Drug Program	
See page 4 for prescription drug copayments.	

The Empire Plan Benefit Changes

The Empire Plan Hospital Benefits Program

\$50 Copayment for Emergency Care

Beginning January 1, 2007, your copayment for emergency care in a hospital emergency room is \$50. The \$50 copayment covers use of the facility for emergency care and services of the attending emergency room physician and providers who administer or interpret radiological exams, laboratory tests, electrocardiogram and pathology services.

You will not have to pay the \$50 copayment if you are treated in the emergency room and then admitted at that time as an inpatient.

\$35 Copayment Per Outpatient Visit

Beginning January 1, 2007, your copayment for outpatient services in a network hospital or hospital extension clinic is \$35 for each visit where you receive one or more of the following services: surgery, diagnostic radiology, diagnostic laboratory tests, administration of Desferal for Cooley's Anemia.

You will not have to pay this \$35 facility copayment if you are treated in the outpatient department of the hospital and then admitted at that time as an inpatient.

There continues to be no copayment for the following outpatient services in a network hospital: chemotherapy, radiation therapy, dialysis, pre-admission testing/pre-surgical testing before admission as an inpatient.

\$15 Copayment for Physical Therapy

Beginning January 1, 2007, your copayment is \$15 for each visit to the outpatient department of a network hospital or hospital extension clinic for physical therapy when covered under the Hospital Benefits Program. Please see your *Empire Plan Certificate* for more information.

Hospital Extension Clinics

Effective January 1, 2007, The Empire Plan covers charges, including facility charges, for hospital services covered under the Hospital Benefits Program and provided at network hospital extension clinics. This coverage applies to network hospital owned and operated on-site facilities and facilities not physically located in the hospital building, including ambulatory surgical centers. The hospital must bill for the service as part of the hospital's charges.

Your copayment for emergency care in a hospital extension clinic is \$50. Your copayment for outpatient services in a network hospital extension clinic is \$35. You will not have to pay the emergency care or outpatient services copayment if you are treated in the extension clinic and it becomes necessary for the hospital to admit you, at that time, as an inpatient. Please see this page and your *Empire Plan Certificate* for details about hospital coverage of emergency care and outpatient services.

With the exception of emergency care, non-network hospital benefits apply to services provided at extension clinics in non-network hospitals. Page 5 of this Report has more information about network and non-network hospitals.

The Empire Plan Benefits Management Program

Hospital Coverage

Effective January 1, 2007, you will be responsible for the full cost of any inpatient hospital day determined to be not medically necessary. Your *Empire Plan Certificate* has information about your right to appeal if you are charged for inpatient days that can be documented as medically necessary.

The Empire Plan Medical/Surgical Benefits Program

\$15 Copayment

Beginning January 1, 2007, you pay a \$15 copayment for services by Empire Plan participating providers that are subject to copayments. Such services include office visits, office surgery, radiology services, diagnostic laboratory services, cardiac rehabilitation center visits, urgent care center visits and contraceptive drugs and devices dispensed in a doctor's office. Your copayment for services by Managed Physical Network (MPN) providers is also \$15 as of January 1, 2007.

Radiology, Anesthesiology, Pathology

Beginning January 1, 2007, if you receive radiology, anesthesia or pathology services in connection with inpatient or outpatient hospital services at an Empire Plan network hospital, covered charges billed separately by the radiologist, anesthesiologist or pathologist will be paid in full by United HealthCare.

Services provided by other specialty physicians in an Empire Plan network hospital continue to be considered under the Participating Provider Program or the Basic Medical Program.

Prostheses and Orthotic Devices

Effective January 1, 2007, The Empire Plan includes a nationwide network of certified suppliers of prostheses and orthotic devices under the Participating Provider Program. When you use an Empire Plan participating provider, you have a paid-in-full benefit, with no copayment, for prostheses and orthotic devices. The Empire Plan benefit provides for a prosthesis or an orthotic device meeting the individual's functional needs. Replacements, when functionally necessary, are also covered.

Participating providers will offer adjustments to custom-fitted devices and appropriate follow-up care.

If your need is urgent, and/or you are unable to travel to the provider's office, some participating providers will guarantee an appointment within three days and will travel up to one hour to your home. Ask the provider directly or call United HealthCare at 1-877-7-NYSHIP (1-877-769-7447) toll free.

A list of Empire Plan providers of prostheses and orthotic devices is available on the New York State Department of Civil Service web site at www.cs.state.ny.us. Click on Benefit Programs, then on NYSHIP Online. Select your group, if prompted, and then click on Find a Provider. Or, call United HealthCare at 1-877-7-NYSHIP (1-877-769-7447) toll free.

Prostheses and orthotic devices from non-network providers are covered under the Basic Medical Program.

External Mastectomy Prostheses

Effective January 1, 2007, one single or double external mastectomy prosthesis per calendar year is covered in full under the Basic Medical Program. This benefit has no deductible, coinsurance or copayment.

Any single external mastectomy prosthesis costing \$1,000 or more requires approval through the Home Care Advocacy Program (HCAP). Call HCAP toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose United HealthCare before you purchase the prosthesis. For a prosthesis requiring approval, if a less expensive prosthesis can meet an individual's functional needs, benefits will be available for the most cost-effective choice.

After purchasing a mastectomy prosthesis, submit a completed claim form to United HealthCare with the original itemized receipt. (See address on page 10 of this Report.) United HealthCare will send reimbursement for the prosthesis directly to you.

The Empire Plan continues to cover mastectomy bras under the Basic Medical Program. Please see your *Empire Plan Certificate* for information.

Hearing Aids

Beginning January 1, 2007, under the Basic Medical Program, coverage for hearing aids, including evaluation, fitting and purchase, increases up to a total maximum reimbursement of \$1,200 per hearing aid, per ear. The increased benefit is available once in any four-year period for each ear. For children age 12 years and under, the increased benefit is available once in any two-year period for each ear when the child's hearing has changed and the existing hearing aid(s) no longer fills the need.

These benefits are not subject to deductible or coinsurance.

Basic Medical

Annual Deductible: \$335

Coinsurance Maximum: \$1,241

For calendar year 2007, The Empire Plan Basic Medical Program annual deductible for medical services performed and supplies prescribed by non-participating providers is \$335 for you, \$335 for your enrolled spouse/domestic partner and \$335 for all covered dependent children combined.

The annual coinsurance maximum (out-of-pocket expenses) under the Basic Medical Program is \$1,241 in 2007.

HPV Immunization

The human papilloma virus (HPV) vaccine for the prevention of cervical cancer is a covered pediatric immunization for females up to age 19 years under The Empire Plan Participating Provider and Basic Medical Programs. The HPV vaccine is a covered immunization for females 19 through 26 years under the Participating Provider Program. This benefit was effective June 29, 2006.

The Empire Plan Hospital Benefits Program and Medical/Surgical Benefits Program

Infertility Benefits Maximum

Beginning January 1, 2007, the lifetime maximum for certain infertility benefits, called Qualified Procedures, increases to \$50,000 per individual. This is an

increase from the \$25,000 lifetime maximum. Please see your *Empire Plan Certificate* and *Empire Plan Reports* for information about Empire Plan infertility benefits and Qualified Procedures.

The Empire Plan Mental Health and Substance Abuse Program

\$15 Copayment for Outpatient Substance Abuse Treatment

Beginning January 1, 2007, you pay a \$15 copayment for each visit to an approved Structured Outpatient Rehabilitation Program for substance abuse. The copayment for an outpatient mental health visit remains \$15. To qualify for benefits, all covered services must be certified as medically necessary by ValueOptions.

\$50 Copayment for Emergency Care for Mental Health/Substance Abuse Treatment

Effective January 1, 2007, your copayment for emergency care in a hospital emergency room is \$50. You will not have to pay this \$50 copayment if you are treated in the emergency room and then admitted at that time as an inpatient. When you receive medically necessary covered services from a non-network provider in a certified emergency, the Program will provide network coverage until you can be transferred to a network facility.

Substance Abuse Care Lifetime Maximum Effective January 1, 2007

The lifetime maximum benefit for substance abuse care, including alcoholism, under non-network coverage is \$250,000 for you, the enrollee, and \$250,000 for each of your covered dependents. The previous lifetime maximum for substance abuse care was \$100,000.

Benefit Changes continued on page 4

Notice: 2007 Preferred Drug List Updates

Please note the following updates to the 2007 Empire Plan Preferred Drug List (PDL) that was included with your January 1, 2007 *Empire Plan At A Glance*. The changes are effective on January 1, 2007 except as noted.

Plan B*, Nitro-Bid and Viokase (formerly listed as preferred brand-name drugs) are non-preferred brand-name drugs with the highest level of copayment.

Locoid (formerly listed as a preferred brand-name drug) is a generic drug with the lowest level of copayment.

Effective April 1, 2007, Ketek will be a non-preferred brand-name drug rather than a preferred brand-name drug.

Be sure to check our web site (www.cs.state.ny.us) for the most current version of the PDL. Choose Benefit Programs on the home page, then NYSHIP Online and choose your group, if prompted. Then select Health Benefits & Option Transfer to find the PDL listed alphabetically and in therapeutic class order.

If you have questions regarding the above information, or have specific questions about your prescriptions, coverage or copayments, please call The Empire Plan Prescription Drug Program at 1-877-7-NYSHIP (1-877-769-7447).

*for enrollees and covered dependents under 18 years of age

The Empire Plan Prescription Drug Program

Copayment Changes Effective January 1, 2007

Beginning January 1, 2007, The Empire Plan Prescription Drug Program includes generic, preferred brand-name and non-preferred brand-name drugs. Your copayment amount depends on the drug and quantity prescribed and where you fill your prescription.

Prescription Drug Copayment Chart			
Supply Dispensed	generic	preferred brand-name*	non-preferred brand-name**
Up to a 30-day supply from a participating retail pharmacy or through the mail service pharmacy	\$5 copayment	\$15 copayment	\$30 copayment
31- to 90-day supply through the mail service pharmacy	\$5 copayment	\$20 copayment	\$55 copayment
31- to 90-day supply from a participating retail pharmacy	\$10 copayment	\$30 copayment	\$60 copayment

*A preferred brand-name drug usually does not have a generic equivalent.
 **A non-preferred brand-name drug in many cases has a generic equivalent and/or one or more preferred brand-name options.

A list of the most commonly prescribed generic and preferred brand-name drugs is on the New York State Department of Civil Service web site at www.cs.state.ny.us. Choose Benefit Programs on the home page, then NYSHIP Online and choose your group, if prompted. Then select Health Benefits & Option Transfer. Or, call The Empire Plan Prescription Drug Program toll free at 1-877-7-NYSHIP (1-877-769-7447).

Generic Substitution

If your prescription is written for a brand-name drug that has a generic equivalent, The Empire Plan continues to cover only the cost of the drug's generic equivalent. If your prescription is written for a brand-name drug with a generic equivalent, you pay the non-preferred brand-name copayment plus the difference in cost between the brand-name and generic drug, not to exceed the full cost of the drug.

Certain drugs are excluded from this requirement. You will be responsible for the applicable preferred brand-name or non-preferred brand-name copayment.

Your *Empire Plan Certificate* has information about appealing the generic substitution requirement.

Network and Non-network Hospitals Effective January 1, 2007

The following applies to enrollees who have primary coverage through The Empire Plan.

Beginning January 1, 2007, The Empire Plan Hospital Benefits Program has two levels of benefits – network and non-network.

Network Benefits

Network benefits apply when you use hospitals, hospices and skilled nursing facilities that participate in the BlueCross and BlueShield Association's network. This is currently the largest hospital network available in the United States. Over 90 percent of hospitals nationwide and every acute care general hospital in New York State are now network hospitals.

Remember to call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose Empire BlueCross BlueShield before a maternity or scheduled hospital admission, within 48 hours after an emergency or urgent hospital admission or for admission or transfer to a skilled nursing facility. When you call, customer service representatives will direct you to a network facility.

You continue to receive paid-in-full benefits for inpatient hospital, hospice or skilled nursing facility care at a network facility. Outpatient hospital services from a network hospital are subject to applicable copayment(s). And, when you use a network hospital, services provided by an anesthesiologist, radiologist or pathologist that are related to your hospital service but billed separately are paid in full under The Empire Plan Medical Benefits Program. Please see page 2.

A list of Empire Plan network hospitals, hospices and skilled nursing facilities is available on the New York State Department of Civil Service web site at www.cs.state.ny.us. Click on Benefit Programs, then on NYSHIP Online. Select your group, if prompted, and then click on Find a Provider. You can also call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose Empire BlueCross BlueShield.

Non-network Benefits

If you, your enrolled spouse/domestic partner or your dependent child chooses to use a non-network hospital, hospice or skilled nursing facility for non-emergency inpatient care, The Empire Plan reimburses you directly for 90 percent of the charges. You pay the remaining 10 percent of the charges until you have reached a coinsurance maximum of \$1,500. You, your enrolled spouse/domestic partner and all your dependent children combined each have an annual coinsurance maximum (see below). You are responsible for full payment to the facility. For outpatient care, you pay 10 percent or \$75, whichever is greater, up to the annual coinsurance maximum.

The annual coinsurance maximum (out-of-pocket costs) for services at a non-network facility for either inpatient or outpatient care is \$1,500 for the enrollee, \$1,500 for an enrolled spouse/domestic partner, and \$1,500 for all dependent children combined. Once your out-of-pocket expenses go over \$1,500 for non-network inpatient and outpatient care combined, you will receive the network level of benefits.

Reimbursement of Coinsurance Maximum through United HealthCare

After you have paid \$500 out-of-pocket for yourself, \$500 for your enrolled spouse/domestic partner or \$500 for all enrolled dependent children, you may file a claim with United HealthCare for reimbursement of the next \$1,000 in coinsurance. Send a copy of your Empire BlueCross BlueShield Explanation of Benefits showing you have paid \$500 out-of-pocket costs along with the completed claim form to the United HealthCare address on page 10 of this Report.

Network Benefits at a Non-network Facility

If you receive medically necessary covered services at a non-network facility when a network facility is available, The Empire Plan provides non-network coverage. However, the Plan will approve network coverage level under the following circumstances:

- When no network facility can provide the medically necessary services needed.
- When no network facility is available within 30 miles of your residence.
- When an inpatient admission or outpatient services are certified by Empire BlueCross BlueShield as emergency or urgent care.
- When care is received outside the United States.
- When another insurer, including Medicare, is providing primary coverage.

Emergency or urgent care delivered at a non-network facility is not subject to the annual coinsurance. Payment for medically necessary covered emergency or urgent services received in a non-network hospital is made directly to you. You pay the emergency room copayment.

Basic Medical Provider Discount Program Available January 1, 2007

The following applies to enrollees who have primary coverage through The Empire Plan.

Beginning January 1, 2007, The Empire Plan includes a new program to reduce your out-of-pocket costs when you use a non-participating provider. This new program, The Empire Plan Basic Medical Provider Discount Program, offers discounts from certain physicians and other providers who are not part of The Empire Plan participating provider network. These providers are part of the MultiPlan group, a nationwide provider organization contracted with United HealthCare.

Providers in the Basic Medical Provider Discount Program accept a discounted fee for covered services. Empire Plan Basic Medical Program provisions apply. You must meet the annual deductible.

Your 20 percent coinsurance is based on the discounted fee, not the provider's usual fee or the reasonable and

customary charges as under the Basic Medical Program.

You will receive the Basic Medical Provider Discount Program benefit if all the conditions below are met:

- The Empire Plan is your primary coverage;
- You receive covered Basic Medical services from the non-participating provider;
- The non-participating provider is in the MultiPlan network;
- The MultiPlan provider discounted fee is lower than the Basic Medical reasonable and customary allowance; and
- You have met your annual Basic Medical deductible.

The provider will submit claims for you and United HealthCare will pay the provider directly. Your Explanation of Benefits, which details claims payments, will show the discount applied to billed charges.

If the reasonable and customary allowance is lower than the discounted fee, the Basic Medical Provider Discount Program will not apply and you will be responsible for reimbursing the provider directly and paying the provider's usual fee. Covered benefits will be paid to you directly and will not be sent to the provider in this case.

To find a provider in The Empire Plan Basic Medical Provider Discount Program, ask if the provider is an Empire Plan MultiPlan provider or call 1-877-7-NYSHIP (1-877-769-7447) toll free, choose United HealthCare and ask a representative for help. You can also visit the New York State Department of Civil Service web site at www.cs.state.ny.us.

The Basic Medical Provider Discount Program will be especially helpful to you when you or your dependents are traveling or away at school in an area where participating providers are not easily available. With the addition of this Program, you have another way to manage your health care costs.

Centers of Excellence for Cancer Program

If you or a covered dependent is diagnosed with cancer, think about using The Empire Plan Centers of Excellence for Cancer Program. The Program provides paid-in-full coverage for cancer-related expenses received through a nationwide network known as Cancer Resource Services (CRS).

To participate in this voluntary program, you must call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447). Select United HealthCare and then Cancer Resource Services to connect to a nurse consultant. Or, call the CRS toll-free number, 1-866-936-6002. Nurses are available from 8 a.m. to 8 p.m. Eastern time, Monday through Friday except holidays.

CRS nurse consultants are experienced cancer nurses. They can answer your questions, help you understand a cancer diagnosis and cancer treatment options and provide support if you or a family member is diagnosed with cancer. CRS nurses can also help you choose the best physician and cancer center for treatment of the specific kind of cancer.

When you use a Center of Excellence for Cancer, you receive paid-in-full benefits with no copayment. The CRS network includes many of the nation's leading cancer centers. Among them are Memorial Sloan-Kettering Cancer Center in New York City, Roswell Park Cancer Institute in Buffalo, and, in Boston, Dana-Farber Cancer Institute, Brigham & Women's Hospital and Massachusetts General Hospital.

If you choose to go to a Cancer Center of Excellence located more than 100 miles from your home, the Plan will assist you and one travel companion with expenses for travel, lodging and meals. You can find more information about Cancer Resource Services online at www.urncrs.com, the CRS web site.

Since the Centers of Excellence for Cancer Program is voluntary, you are still eligible for Empire Plan benefits for your medically necessary cancer treatment if you do not use the Program. However, you must follow the requirements of the Benefits Management Program and pay any applicable deductible, coinsurance and copayments.

NYSHIP Change

Domestic Partner Eligibility

Effective January 1, 2007, to enroll a domestic partner, you must be able to provide proof that you have lived together and been financially interdependent for at least six months. Also effective January 1, 2007, there is a one-year waiting period from the termination date of previous partner coverage before you may again enroll a domestic partner. Other eligibility requirements apply. Please see your *NYSHIP General Information Book* and *Empire Plan Reports* for details.

“Guaranteed Access” to Network Benefits

The Empire Plan has three programs that guarantee network benefits are available to you nationwide: the Home Care Advocacy Program (HCAP), the Managed Physical Medicine Program and the Mental Health and Substance Abuse Program. When you follow each Program's requirements, you receive network benefits, the highest level of benefits.

Home Care Advocacy Program

To receive HCAP network benefits for home care services, durable medical equipment and supplies, you must:

- Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select United HealthCare, then the Home Care Advocacy Program,* and
- Receive precertification of your home care and or equipment/supplies from United HealthCare, and
- Use an HCAP-approved provider for covered services and/or equipment/supplies.

*Exception: For diabetic supplies (except insulin pumps and Medinjectors) or ostomy supplies, contact the HCAP network providers directly and toll free: National Diabetic Pharmacies (NDP), 1-888-306-7337, for diabetic supplies. (For insulin pumps and Medinjectors, you must call HCAP for authorization.) Byram Healthcare Centers, 1-800-354-4054, for ostomy supplies.

Managed Physical Medicine Program

To receive network benefits for chiropractic treatment and physical therapy, you must use a Managed Physical Network (MPN) network provider for medically necessary services. You are not required to call MPN before your visit. You may contact a provider directly and ask if the provider is in the network. Or, you may call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose United HealthCare. United HealthCare will help you find an MPN network provider.

If there are no network providers in your area, MPN will arrange for you to receive medically necessary services with network benefits. You will pay only your copayments for each visit. But, you must call United HealthCare before you receive services and you must use the provider with whom MPN has arranged your care.

Mental Health and Substance Abuse Program

To receive network benefits for mental health or substance abuse care, including care for alcoholism, you must call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose ValueOptions before you seek treatment, and you must use a ValueOptions network provider.

If there are no network providers in your area, ValueOptions will arrange for you to receive medically necessary services with network benefits from a non-network provider or facility. But, you must call ValueOptions before you receive services and you must use the provider with whom ValueOptions has arranged your care.

For More Information

Please see your *Empire Plan Certificate* for more information about the Home Care Advocacy Program, the Managed Physical Medicine Program and the Mental Health and Substance Abuse Program and for requirements in emergency situations. Remember: If you follow program requirements, you are guaranteed network benefits, the highest level of coverage.

Questions and Answers

About New Benefits

Q: How will I know if my hospital is in The Empire Plan network?

A: A directory of Empire Plan network hospitals is available on the New York State Department of Civil Service web site at www.cs.state.ny.us. Click on Benefit Programs, then on NYSHIP Online. Select your group, if prompted, and then click on Find a Provider. Or, you can call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose Empire BlueCross BlueShield to ask a representative.

Q: Is the hospital network access standard of within 30 miles of residence always based on my permanent address?

A: Not necessarily. For example, if you are temporarily living in another location or have a dependent, such as a college student, who is residing at another location, the Plan will approve network coverage at a non-network hospital if no network facility meets the access standard based on the place of residence at that time.

Q: If my Empire Plan medical provider has privileges only at a non-network hospital and that is the hospital I use, will I receive network or non-network hospital benefits? What if my Empire Plan provider sends me to a non-network hospital for lab work?

A: If you receive services at a non-network hospital and a network hospital is within 30 miles of your residence, you will receive non-network benefits and have out-of-pocket expenses. You will also receive non-network benefits if your provider sends you to a non-network hospital for lab work when a network hospital is within 30 miles of your residence.

Q: Will I get reimbursed for non-network hospital coinsurance amounts?

A: Yes. When your combined coinsurance payments for services at a non-network facility are more than \$500 for you, more than \$500 for your spouse/domestic partner or more than \$500 for all enrolled dependent children, you may send a completed claim form to United HealthCare for reimbursement. You will be reimbursed for the amount over \$500, up to the non-network hospital coinsurance maximum of \$1,500. Any network level copayments paid at non-network hospitals (emergency care copayment) do not count toward the coinsurance maximum.

For example, you receive services at a non-network hospital and have an out-of-pocket expense of \$400 in coinsurance. You again go to a non-network hospital in the same calendar year and pay another \$400 coinsurance. You have a combined out-of-pocket expense of \$800. You can now submit a claim to United HealthCare for reimbursement of \$300.

Q: How will I know if my prescription is for a generic or a preferred brand-name drug?

A: You'll find a list of the most commonly prescribed generic and preferred brand-name drugs on the Department of Civil Service web site at www.cs.state.ny.us. Click on Benefit Programs, then on NYSHIP Online. Select your group, if prompted, and then click on Health Benefits for the 2007 Empire Plan Preferred Drug List. Or, you may call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447).

Q: Will my doctor know The Empire Plan generic and preferred brand-name drugs?

A: The Empire Plan will provide Empire Plan participating doctors with the list of most commonly prescribed generic and preferred brand-name drugs. But, it is your responsibility to know in which category your drug is listed. Get the list from the web site or the Plan (see above) before your doctor's appointment.

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Q: Does the Basic Medical Provider Discount Program replace the Basic Medical Program?

A: No. The Basic Medical Provider Discount Program is part of the Basic Medical Program. You may still choose to receive care under the Participating Provider Program. Or, you may choose non-participating providers under the Basic Medical Program.

Q: Why would I use the Basic Medical Provider Discount Program?

A: When a participating provider is not available, or you choose to go to a non-participating provider, the Basic Medical Provider Discount Program (MultiPlan) can save you money. After you meet your deductible, you are responsible for 20 percent of the discounted fee. The MultiPlan provider cannot balance bill you for amounts exceeding the discounted fee.

For example, you have met your deductible for the year and receive services costing \$200. The MultiPlan discounted fee is \$140. Your cost is \$28 (20 percent of the discounted fee). Plus, the provider submits the claim for you and United HealthCare pays the provider.

In contrast, for the same \$200 cost of services under the Basic Medical Program for non-participating providers, The Empire Plan pays \$128 (80 percent of the reasonable and customary charge of \$160). Your cost is \$72 (the difference between \$200 and \$128). And, you must file the claim for reimbursement yourself.

The *Empire Plan Report* is published by the Employee Benefits Division of the State of New York Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits through The Empire Plan.



New York State Health Insurance Program

State of New York
Department of Civil Service
Employee Benefits Division
Albany, New York 12239
518-457-5754 (Albany area)
1-800-833-4344

(U.S., Canada, Puerto Rico, Virgin Islands)

www.cs.state.ny.us

Depression Management Program

The Empire Plan now offers the Depression Management Program. If you or your dependents have received recent treatment for depression, you may be invited to participate in this program. Participation is voluntary, free of charge and confidential. If you agree to participate, you will receive information to help you understand your condition. You will also be offered educational materials and other services.

If you have questions about depression or if you or a dependent would like to see a provider, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose ValueOptions.

The Depression Management Program began October 1, 2006 and is available to Empire Plan enrollees through ValueOptions.

Quest No Longer Participating Lab

Quest Diagnostics is no longer a participating provider of laboratory services for The Empire Plan Medical Program as of January 1, 2007.

Beginning January 1, 2007, Laboratory Corporation of America (LabCorp) is the only national participating provider of laboratory services for The Empire Plan Medical Program. In addition to LabCorp, other regional and local laboratory providers participate in The Empire Plan.

To find an Empire Plan participating lab, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose United HealthCare, go to www.empireplanlablocator.com or go to the New York State Department of Civil Service web site, www.cs.state.ny.us. Click on Benefit Programs, then NYSHIP Online. Select your group if prompted, and then click on Find a Provider and then Laboratories.

Reminders

The Empire Plan At A Glance and Copayment Cards

We sent you the 2007 *Empire Plan At A Glance* along with 2007 Empire Plan Copayment Cards and the 2007 Preferred Drug List in a separate mailing earlier this year. *The Empire Plan At A Glance* offers a brief description of your Empire Plan benefits; the Copayment Cards provide a handy reference for coverage costs. If you need more cards, or another copy of the *At A Glance*, ask your agency Health Benefits Administrator.

.Pre-Retirement Seminars

The Governor's Office of Employee Relations (GOER) in partnership with the Office of the State Comptroller presents Pre-Retirement Seminars. As part of the seminars, a representative from the Employee Benefits Division will explain the New York State Health Insurance Program (NYSHIP) and your choices before you leave the payroll.

Call your personnel office to learn if there is a seminar available in your area and to reserve your place. Be sure to bring your personal confirmation letter from GOER when you attend. The New York State Department of Civil Service web site, www.cs.state.ny.us, also has the seminar schedule. Click on Benefit Programs, then NYSHIP Online. Choose your group, if prompted. Then click on Calendar.

Since demand is greater than available seating at the seminars, you can also access helpful online pre-retirement resources at www.goer.state.ny.us/train/onlinelearning/pr/intro.html or www.osc.state.ny.us/retire. The New York State Department of Civil Service web site, www.cs.state.ny.us, also has pre-retirement information. From NYSHIP Online, choose Planning to Retire?

Choosing a Participating Provider

The Empire Plan is a unique program that allows you to receive medical/surgical care from participating providers or from non-participating providers. By choosing a participating provider, you receive covered services at little or no cost and you don't have to file a claim. For certain services, you must call before you receive services. Participating providers are providers who have an agreement in effect under The Empire Plan. They have agreed to bill United HealthCare and to accept your copayment, for services subject to a copayment, plus payment directly from the Plan as payment-in-full for covered services.

Participating Provider Program

The Empire Plan Participating Provider Program offers a network of over 175,000 physicians and other providers located throughout New York State and in many other states as well. You have the freedom to choose any participating provider without a referral. There is, however, no guarantee that a participating provider will always be available to you.

Providers in the network include: doctors, speech therapists, speech-language pathologists, audiologists, podiatrists, laboratories, ambulatory surgical centers, urgent care centers, freestanding cardiac rehabilitation centers and Centers of Excellence. Certified nurse midwives may also be available through participating doctors. Always ask your provider if he or she participates before you receive services.

When you use a participating provider, you pay only the applicable copayment.

Ask for a Participating Provider

The Empire Plan does not require that a participating provider refer you to a participating laboratory, radiologist, specialist or center. It is your responsibility to request a participating provider for other services. Explain to your doctor that your out-of-pocket expenses are usually higher if you don't use a participating lab or if a non-participating radiologist reads your X-ray.

Please be aware, too, that providers with multiple locations may not be Empire Plan participating providers in all locations.

It is your responsibility to determine whether a provider is an Empire Plan provider. Remember: in Arizona, Connecticut, Florida, New Jersey, North Carolina and South Carolina, ask if the physician is part of United HealthCare's Options Preferred Provider Organization (PPO). In all other states including New York, and for providers other than physicians in these six states, ask if the provider participates in The Empire Plan.

Participating Provider Directory

The 2006 *Empire Plan Participating Provider Directory* was not mailed automatically to the homes of active enrollees this past year. See your agency Health Benefits Administrator for a printed version if you did not return the postage-paid card we sent you last August.

Remember: Always ask if the provider participates in The Empire Plan for New York State government employees before you receive services.



Basic Medical Benefits

If you use a non-participating provider, benefits for covered medical services are payable under the Basic Medical portion of the Plan, subject to deductible and coinsurance. (See your *Empire Plan Certificate* for details on the Basic Medical Program.)

Finding Participating Network Providers

To find an Empire Plan participating network provider, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447).

Also, you can find a list of providers on the New York State Department of Civil Service web site at www.cs.state.ny.us. Click on Benefit Programs and then on NYSHIP Online. Select your group if prompted, and then click on Find a Provider.

Annual Notice of Mastectomy and Reconstructive Surgery Benefit

The Empire Plan covers inpatient hospital care for lymph node dissection, lumpectomy and mastectomy for treatment of breast cancer for as long as the physician and patient determine hospitalization is medically necessary. The Plan covers all stages of reconstructive breast surgery following mastectomy, including surgery of the other breast to produce a symmetrical appearance.

The Plan also covers treatment for complications of mastectomy, including lymphedema. Prostheses and mastectomy bras are covered.

Call United HealthCare toll free at 1-877-7-NYSHIP (1-877-769-7447) if you have questions about your coverage for implants, breast forms or other prostheses related to breast cancer treatment.

Empire Plan Benefits Management Program requirements apply. See your *Empire Plan Certificate* and *Empire Plan Reports*.

The Empire Plan Carriers and Programs

To reach any of The Empire Plan carriers, call toll free 1-877-7-NYSHIP (1-877-769-7447).

The one number is your first step to Empire Plan information. Check the list below to know which carrier to select. When you call 1-877-7-NYSHIP, listen carefully to your choices and press or say your selection at any time during the message. Follow the instructions and you'll automatically be connected to the appropriate carrier.

The Empire Plan Hospital Benefits Program *Empire BlueCross BlueShield, New York State Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407. Web site: www.empireblue.com. Call for information regarding hospital and related services.*



Benefits Management Program for Pre-Admission Certification You must call Empire BlueCross BlueShield before a maternity or scheduled hospital admission, within 48 hours after an emergency or urgent hospital admission and before admission or transfer to a skilled nursing facility (includes rehabilitation facilities).



Centers of Excellence for Transplants Program You must call Empire BlueCross BlueShield before a hospital admission for the following transplant surgeries: bone marrow, peripheral stem cell, cord blood stem cell, heart, heart-lung, kidney, liver, lung and simultaneous kidney-pancreas. Call for information about Centers of Excellence.

The Empire Plan Medical/Surgical Benefits Program *United HealthCare Insurance Company of New York, P.O. Box 1600, Kingston, NY 12402-1600. Web site: www.myuhc.com. Call for information on benefits under Participating Provider, Basic Medical Provider Discount and Basic Medical Programs, predetermination of benefits, claims and participating providers.*

Managed Physical Medicine Program/MPN Call United HealthCare for information on benefits and to find MPN network providers for chiropractic treatment and physical therapy. If you do not use MPN network providers, you will receive a significantly lower level of benefits.



Benefits Management Program for Prospective Procedure Review of MRI You must call United HealthCare before having an elective (scheduled) Magnetic Resonance Imaging (MRI).



Home Care Advocacy Program (HCAP) You must call United HealthCare to arrange for paid-in-full home care services, enteral formulas and/or durable medical equipment/supplies. If you do not follow HCAP requirements, you will receive a significantly lower level of benefits. Beginning January 1, 2007, you must also call United HealthCare for HCAP approval of an external mastectomy prosthesis costing \$1,000 or more.



Infertility Benefits You must call United HealthCare for prior authorization for the following Qualified Procedures, regardless of provider: Assisted Reproductive Technology (ART) procedures including in vitro fertilization and embryo placement, Gamete Intra-Fallopian Transfer (GIFT), Zygote Intra-Fallopian Transfer (ZIFT), Intracytoplasmic Sperm Injection (ICSI) for the treatment of male infertility, assisted hatching and microsurgical sperm aspiration and extraction procedures; sperm, egg and/or inseminated egg procurement and processing and banking of sperm and inseminated eggs. Call United HealthCare for information about infertility benefits and Centers of Excellence.



Centers of Excellence for Cancer Program You must call United HealthCare to participate in The Empire Plan Centers of Excellence for Cancer Program.

The Empire Plan Mental Health and Substance Abuse Program *ValueOptions (administrator for GHI), P.O. Box 778, Troy, NY 12181-0778. You must call ValueOptions before beginning any treatment for mental health*



or substance abuse, including alcoholism. If you do not follow ValueOptions requirements, you will receive a significantly lower level of benefits. In a life-threatening situation, go to the emergency room. Call within 48 hours of inpatient admission.

The Empire Plan Prescription Drug Program *Empire BlueCross BlueShield (jointly administered with Caremark). Appeals, grievances, prior authorization documentation, general correspondence: The Empire Plan Prescription Drug Program, P.O. Box 11826, Albany, NY 12211. Claim forms from retail pharmacies: The Empire Plan Prescription Drug Program, P.O. Box 52071, Phoenix, AZ 85072-2071. Mail Service Pharmacy: Caremark, P.O. Box 3223, Wilkes-Barre, PA 18773-3223. For the most current list of prior authorization drugs, call The Empire Plan or go to www.cs.state.ny.us.*

The Empire Plan NurseLineSM Call for health information and support, 24 hours a day, seven days a week. To listen to the Health Information Library, enter PIN number 335 and a four-digit topic code from The Empire Plan NurseLine brochure.

Teletypewriter (TTY) numbers for callers when using a TTY device because of a hearing or speech disability:
Empire BlueCross BlueShield..... TTY only: 1-800-241-6894
United HealthCare..... TTY only: 1-888-697-9054
ValueOptions..... TTY only: 1-800-334-1897
The Empire Plan Prescription Drug Program..... TTY only: 1-800-863-5488

NYSHIP

Online www.cs.state.ny.us

NYSHIP Online has been redesigned to provide you with more targeted information about your NYSHIP benefits. Visit the New York State Department of Civil Service web site at www.cs.state.ny.us and click on Benefit Programs, then NYSHIP Online. If the group at the top of the page is not your negotiating unit as listed in number one below, be sure to choose Change Your Group.

If you don't have access to the internet, your local library may offer computers for your use.

NEW IN 2007

**Self-service
access to**

**enrollment
information**



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The screenshot shows the NYSHIP Online website. At the top, there is a navigation bar with links for Job Seekers, Employees, Retirees, and HR Professionals. Below this is a header area with the text "Council 82 (Subject to September 8, 2006 binding arbitration) • Empire Plan | Change Your Group" and "Text Version / Adjust Text". The main content area features the "nyshiponline" logo and the text "Employee Benefits Division Department of Civil Service". Below the logo is a list of menu items: Health Benefits & Option Transfer, Other Benefits, Using Your Benefits, Planning to Retire?, Find a Provider, Calendar, What's New?, and MyNYSHIP - Employee Self-Service. At the bottom, there is a footer with links for Civil Service Home, Site Map, HIPAA Privacy Information, About Us, Awards, Tech Help, Copyright/Disclaimer, FAQ, Privacy Policy, Using This Site, Site Map, and EOP Contact Us.

1: Job Seekers link in the top navigation bar.

2: HR Professionals link in the top navigation bar.

3: Health Benefits & Option Transfer link in the main menu.

4: MyNYSHIP - Employee Self-Service link in the main menu.

5: Employees link in the top navigation bar.

6: Civil Service Home link in the footer.

3

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1. Where You Are

The group and plan you selected is displayed in the colored bar at the top left of all pages in the NYSHIP Online sections of the site.

2. Change Your Group

This link is available on every page of the site and will return you to the main NYSHIP Online log-on screen. From there, you will be able to select a different group or health plan. The benefit information presented on the site will reflect the group you select when you log on.

3. Content Links

The main site navigation will direct you to group-specific and general content related to your health benefits and other benefits.

Health Benefits & Option Transfer - Here you will find important information relating to your health benefits. If you are enrolled in The Empire Plan, this section includes your insurance certificate, which details your benefits and plan requirements, and links to providers. If you are enrolled in The Empire Plan or an HMO, you will find up-to-date rates and health plan choices; your NYSHIP General Information Book, which outlines eligibility and enrollment rules; and links to providers, forms and recent publications.

Other Benefits - Only applicable for some groups; includes information on dental and vision benefits.

Using Your Benefits - This section is designed to help you make the most of your benefit plans. Among other things, you will find links to helpful telephone numbers and web sites; contact information for agency Health Benefits Administrators; forms and publications; and a tutorial on using the format options available on this site.

Planning to Retire? - This section is a rich resource created to help you prepare for retirement. In addition to general retirement planning guidance, this section contains links to group-specific retirement information from your insurance certificate and NYSHIP General Information Book and important phone numbers and web sites.

Find a Provider - For Empire Plan enrollees, this section contains links to each of the Plan's carriers. For HMO enrollees, this section includes contact information and links for all of the NYSHIP HMOs. **Search** - You can search NYSHIP Online by keyword and by section. The additional search engine instructions will help you formulate the most efficient search.

Calendar - The searchable calendar contains event information for conferences, health fairs, legal holidays, local government meetings, pre-retirement and regional retirement meetings, training sessions, union events and other miscellaneous events.

What's New? - This frequently updated section includes timely NYSHIP announcements and updates and is searchable by topic. Check **What's New?** often to keep up to date on NYSHIP information and activities.

4. MyNYSHIP

MyNYSHIP is our new secure web site that allows you online access to your health insurance enrollment records. To register, click MyNYSHIP–Employee Self-Service or, go directly to www.cs.state.ny.us/mynyship.

5. Other Sections of the New York State Department of Civil Service Web Site

The navigation tabs at the top of each page provide links to the four main sections of the Department web site. Clicking on one of these links will take you out of NYSHIP Online and back to the Department web site. To find information on other employee benefits, click on the Employees tab. Information on the Income Protection Plan (IPP), Life Insurance, Long Term Care, Survivor Benefits and Workers' Compensation can be found under the State Government Employees link.

6. Return to the Department Home Page

Fraud and Your NYSHIP Coverage

Health insurance fraud is costly and illegal. The Employee Benefits Division will investigate any cases of suspected fraud and/or abuse of NYSHIP benefits.

Report lost or stolen benefit cards. Notify your agency Health Benefits Administrator whenever your or your dependents' eligibility changes. Your *NYSHIP General Information Book* has information on your responsibilities under NYSHIP.

Protect Your Empire Plan Benefits

1. Never sign blank insurance claim forms.
2. Ask your medical providers in advance what they will charge. Be sure you understand what you will be expected to pay out of pocket.
3. Carefully review your insurer's explanation of benefits statement (EOB). Call your insurer and provider if you have questions.
4. Do not do business with door-to-door or telephone salespeople who tell you their service or medical equipment is free.
5. Give your insurance/Medicare identification number only to those who have provided you with medical services.
6. Keep accurate records of all health care appointments.

If you're aware of hospital or provider fraud or abuse, call Empire BlueCross BlueShield at 1-800-IC-FRAUD (1-800-423-7283) or call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and choose United HealthCare.

State of New York
Department of Civil Service
Employee Benefits Division
Albany, New York 12239
www.cs.state.ny.us

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C-82 Empire Plan Report
(September 8, 2006 Binding Arbitration) - January 2007

It is the policy of the State of New York Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the Department of Civil Service web site (www.cs.state.ny.us). Click on Benefit Programs, then NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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